

SECOND REGULAR SESSION

SENATE BILL NO. 1199

94TH GENERAL ASSEMBLY

INTRODUCED BY SENATOR GOODMAN.

Read 1st time February 26, 2008, and ordered printed.

TERRY L. SPIELER, Secretary.

4652S.02I

AN ACT

To amend chapter 376, RSMo, by adding thereto one new section relating to limited mandate health insurance policies.

Be it enacted by the General Assembly of the State of Missouri, as follows:

Section A. Chapter 376, RSMo, is amended by adding thereto one new section, to be known as section 376.996, to read as follows:

376.996. 1. As used in this section, the following terms mean:

(1) "Limited mandate health insurance policy", a basic health benefit plan that offers coverage for preventive care, emergency care, inpatient and outpatient hospital care, pharmaceutical benefits, and physician care but that is not required to include, in whole or in part, state-mandated health benefits;

(2) "State-mandated health benefits", coverages for health care services or benefits, required by this chapter, state law or state regulations, requiring the reimbursement or utilization related to a specific illness, injury, or condition of the covered person, or inclusion of a specific category of licensed health care practitioner to be provided to the covered person in a health benefits plan for a health-related condition of a covered person. Provided, that for the purposes of the options provided by this section, state-mandated health benefits which may be excluded in whole or in part shall not include any health care services or benefits which were mandated by federal law, and "state-mandated health benefits" shall not mean standard provisions or rights required to be present in a health benefit plan pursuant to state law or state regulations unrelated to a specific illness, injury, or condition of the insured.

2. Beginning January 1, 2009, every health carrier authorized to

22 do business within this state shall offer limited mandate health
23 insurance policies to persons who have had their employment
24 terminated. In order to qualify for a limited mandate health insurance
25 policy under the provisions of this section, the person shall have had
26 health insurance coverage under a health benefit plan through an
27 employer for a minimum period of ninety days immediately prior to his
28 or her termination. Applicants shall elect coverage under a limited
29 mandate health insurance policy within sixty days of his or her
30 termination date. Such policy shall be offered to the person at similar
31 rates and conditions as if the person had remained in the employer's
32 employ and had continued his or her health insurance coverage
33 through the employer under a basic health benefit plan without the
34 inclusion of any particular state-mandated health benefits. An
35 employer shall not be liable for any portion of the premium associated
36 with the limited mandate health insurance policy. A person may obtain
37 coverage under a limited mandate health insurance policy for a
38 maximum period of eighteen months.

39 3. In offering a limited mandate health insurance policy, the
40 health carrier shall:

41 (1) Provide written notice to the proposed insured as required
42 in subsection 4 of this section;

43 (2) Provide a list of current state-mandated health benefits to the
44 proposed insured; and

45 (3) Provide written notice to the proposed insured that he or she
46 may be eligible for health insurance coverage under the provisions of
47 the federal Comprehensive Omnibus Budget Reconciliation Act
48 (COBRA).

49 4. For limited health insurance policies, the written notice
50 required in subsection 3 of this section shall include in bold type
51 within or accompanying the written application for such policy the
52 following:

53 "You have the option to select a limited health insurance
54 policy which is not subject to all of the state-mandated
55 health benefits normally required in insurance policies,
56 contracts, or agreements in this state. You have been
57 provided a list of specific services and benefits mandated
58 to be covered under Missouri law. This limited mandate

59 health insurance policy may provide a more affordable
60 health insurance policy for you. At the same time, it may
61 provide you with fewer health benefits than those normally
62 imposed on health insurance policies in Missouri. If you
63 are considering this option, please consult with your
64 insurance producer to learn the degree to which the
65 limited mandate health insurance policy does not provide
66 benefits equal to those policies, contracts, or agreements
67 subject to state-mandated health benefits."

Unofficial ✓

Bill

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